1. (Currently Amended) A computer-implemented method for providing access to consumer information comprising:

storing an information account in a central data repository that is accessible via a distributed computer network, the information account containing consumer information elements that ~~can be access, retrieved and altered~~ are changed by the consumer;

associating consumer authentication information with the information account using a server such that access to the information account by the consumer is conditioned upon receipt and verification of the consumer authentication information by the server; [[and]]

further associating a temporary authorization with the information account using an authentication module running on the server, the temporary authorization having consumer-defined attributes that define access privileges that will be granted to a person who presents the temporary authorization along with a request for access to the information account;

receiving the temporary authorization from the distributed computer network;

comparing the temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: whether the temporary authorization is being used by an authorized party who is not the consumer, whether the temporary authorization has expired, and what level of access to the information account is associated with the temporary authorization; and

granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary authorization is found valid based on the comparing step.

2. (Original) A computer readable medium having stored thereon computer executable instructions for performing the method of claim 1.

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